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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/088,546	09/16/2002	Rick Roland Langmaid	17480P024	6595

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EXAMINER	
OBEID, FAHD A	

ART UNIT	PAPER NUMBER
3609	

MAIL DATE	DELIVERY MODE
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/088,546	LANGMAID ET AL.	
	Examiner	Art Unit	
	Fahd A. Obeid	3609	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 09/16/2002.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-28 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-28 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>04/29/2002</u> | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of the Application

1. **Claims 1-28** are pending in this application.

Claim Rejections - 35 USC § 112

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

3. Regarding claims 1, 6, 7, 10, 15, 16, 19, 24, and 25 the phrase "such as" renders the claim indefinite because it is unclear whether the limitation(s) following the phrase are part of the claimed invention. See MPEP § 2173.05(d).
4. Claims 9, 18, and 27 recite the limitation "DPID and OMR". There is insufficient antecedent basis for this limitation in the claim.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

6. **Claims 1-4, 6, 9-13, 15, 18-22, 24, and 27 are rejected under U.S.C. 102(b) as being anticipated by Thomas Stephens (US 5237159)**

7. Regarding Claims 1, 10, and 19: Stephens discloses an account method, executed by an account system, including: receiving account data (abstract, fig. 4A-4B, col 4 lines 6-36, col 6 lines 12-27, and claim 8) over a communications network (col 5 lines 22-29 and claim 8), said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client (abstract, col 3 lines 32-45, col 7 lines 35-60, claim 1, claim 8, and claim 15); processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client (claim 8, claim 15, claim 21, claim 33, ; and generating customer account information, such as statement data, from said account data in said database system for respective customers of said client (col 9 lines 33-40, claim 9, claim 11, and claim 23).

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8. Regarding Claims 2, 11, and 20: Stephens discloses an account processing method as claimed in claim 1, including extracting said account data in said first predetermined format (abstract, col 3 lines 32-45, col 7 lines 35-60, claim 1, claim 8, and claim 15).
9. Regarding Claims 3, 12, and 21: Stephens discloses an account processing method as claimed in claim 1, wherein said parameters define business rules and variables for said client, and said business rules control said account data processing (col 5 lines 65-68, col 6 lines 1-11, col 9 lines 59-68, col 10 lines 41-49).
10. Regarding Claims 4, 13, and 22: Stephens discloses an account processing method as claimed in claim 1, wherein said generating step includes sending said account data to a printing system and printing (col 7 lines 5-17, col 7 lines 50-59, col 8 lines 64-68, and col 9 lines 33-40), sorting (col 3 lines 28-31, col 9 lines 43-52, and fig. 6) inserting in envelopes said account information for said customers (col 2 lines 39-49).
11. Regarding Claims 6, 15, and 24: Stephens discloses an account processing method as claimed in claim 1, wherein said generating step includes sending the account information to said customers by electronic transmission media, such as email, fax and electronic funds transfer (EFT) systems (col 2 lines 64-68, col 7 lines 55-60, claim 32, and claim 44).

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12. Regarding Claims 9, 18, and 27: Stephens discloses an account processing method as claimed in claim 3, wherein said processing includes filtering (claim 34 and claim 35), and verifying said account data (col 9 lines 59-68, col 10 lines 60-68, claim 2, and claim 8) executing said business rules on said account data (col 5 lines 65-68, col 6 lines 1-11, col 9 lines 59-68, col 10 lines 41-49).

Claim Rejections - 35 USC § 103

13. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

14. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

15. Claims 5, 8, 14, 17, 23, and 26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Stephens (5237159) in view of John Doyle (US 5694551).

16. Regarding Claims 5, 14, and 23: Stephens discloses an account processing method as claimed in claim 4, wherein said account information includes statements, cheques (fig. 2, col 7 lines 43-60, col 9 lines 33-40, col 12 lines 1-10, col 12 lines 54-65, and claim 13). Stephens does not disclose invoice as account information.

However, Doyle discloses invoices as account information (col 4 lines 21-28, col 8 lines 16-28). It would have been obvious to one having ordinary skill in the art at the time the invention was made to use Doyle's teachings in the Stephens electronic check presentment system enabled. Since, it provides to the clients a summary of their order information.

17. Regarding Claims 8, 17, and 26: Stephens discloses the claimed invention except for a transaction module for inputting payment instructions from customers corresponding to the account information, and executing a payment transaction on the basis of the instructions.

However, Doyle discloses a transaction module for inputting payment instruction from customers corresponding to the account information, and executing a payment transaction on the basis of the instructions (col 2 lines 20-67, col 3 lines 15-53, col 11 lines 4-12).). It would have been obvious to one having ordinary skill in the art at the

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time the invention was made to use Doyle's teachings in the Stephens electronic check presentment system enabled. Since, access is provided to the file (account) for agents to perform one or more activities related to the data inputs, such as entering, deleting, reviewing, adjusting, and processing the data inputs.

18. Claims 7, 16, and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Stephens (5237159) in view of official notice.

19. Regarding Claims 7, 16, and 25: Stephens discloses an account processing method as claimed in claim 1, including making said account information available to customers via a software interface accessible over a communication network (col 2 lines 32-38, and col 6 lines 52-68). Stephens however, does not disclose Internet as a communication network. Examiner takes official notice that communication thru internet is old and well known in the art at the time the invention was made. It would have been obvious to one having ordinary skill in the art at the time the invention was made to include internet in the communication system enabled. Since, it provides electronic communication services to users.

20. Claim 28 is rejected under 35 U.S.C. 103(a) as being unpatentable over Stephens (5237159) in view of Murem Sharpe (US 5222018).

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21. Regarding Claim 28: Stephens discloses the claimed invention except for transmitting the account data in an encrypted form to the server.

However, Sharpe discloses transmitting account data in an encrypted form (col 6 lines 24-32). It would have been obvious to one having ordinary skill in the art at the time the invention was made to use Sharpe's teachings in the Stephens electronic check presentment system enabled. Since, it provides a high degree of security against attempts by dishonest operators (col 7 lines 39-42).

Citation Of Relevant Prior Art

22. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

23. Reference (5794234) is cited to show exchange of financial and business data between trading partners having incompatible accounting database systems.

24. Reference (5950174) is cited to show billing in a communication services environment.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Fahd A. Obeid whose telephone number is 571-270-3324. The examiner can normally be reached on Monday to Friday 8:00am-4:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Akm Ullah can be reached on 571-272-2361. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Fahd Obeid
Patent Examiner


AKM ULLAH
SUPERVISORY PATENT EXAMINER